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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

41 In re Application of: § Confirmation No.: 6900

David GREENE §

Dennis MIERZWA § Group Art Unit: 3624

Ayman ABUKHATER §

Michael SIEVERT § Examiner: Geoffrey R. Akers

Serial No.: 09/802,701 §

Atty. Dkt. No: 1991-00100 §

Filed: March 9, 2001 §

For: Online Trading System Having §  
Real-Time Account Opening §

**RECEIVED**

OCT 4 2004

**GROUP 3600**

**RESPONSE TO OFFICE ACTION OF JUNE 8, 2004**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 23313-1450

September 24, 2004

Dear Sir:

This paper is submitted in response to the above-named office action to further highlight why the application is in condition for allowance.

In response to the Office action of June 8, 2004, please amend the above-identified application as follows:

**Remarks/Arguments** begin on page 2 of this paper.